State of California Department of Financial Institutions

27th Annual Executive Officer and Director

Compensation Survey



As of June 30, 2004

CHIEF EXECUTIVE OFFICER

SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE (In millions)

Under \$50 \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

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Participating Banks Average Assets (000)	13 \$34,477	27 \$76,282	41 \$156,348	28 \$355,509	12 \$681,897	20 \$2,908,485
Number of Filled Positions Average Base Salary	13 \$156,846	25 \$159,265	41 \$160,429	27 \$202,684	12 \$224,991	19 \$452,811
Percent Receiving a Bonus Average Bonus	30.77% \$7,000	60.00% \$24,134	82.93% \$44,661	85.19% \$121,706	91.67% \$121,850	89.47% \$435,505
Bonus*: Tied to Profits Tied to Salary Tied to Other	75.00%	73.33% 20.00% 40.00%	55.88% 26.47% 64.71%	100.00% 26.09% 39.13%	63.64% 36.36% 54.55%	64.71% 52.94% 70.59%
Signing Bonus Paid Average Signing Bonus	7.69% \$25,000		7.32% \$20,833	7.41%(a) \$15,000		
Percent under Contract	100.00%	72.00%	51.22%	59.26%	66.67%	47.37%
Stock Options as a % of Total Outstanding Shares:						
None	15.38%	24.00%	34.15%	33.33%	41.67%	26.32%
To 2.49%	30.77%	44.00%	24.39%	51.85%	58.33%	47.37%
2.50% to 4.99%	15.38%	16.00%	26.83%	11.11%		21.05%
5.00% to 7.49%	30.77%	12.00%	9.76%	3.70%		5.26%
7.50% to 9.99% 10.00% and over	7.69%	4.00%	4.88%			
10.00% and over		4.00%				
Options qualified under IRC 422	61.54%	52.00%	56.10%	48.15%	58.33%	36.84%
Benefits:						
Auto*: Provided	15.38%	44.00%	39.02%	66.67%	33.33%	78.95%
Monthly Allowance	69.23%	60.00%	46.34%	18.52%	25.00%	10.53%
Mileage		20.00%	12.20%	18.52%	33.33%	21.05%
Other	7.69%	4.00%	4.88%	3.70%	8.33%	21.05%
Country club dues paid	46.15%	44.00%	41.46%	66.67%	66.67%	57.89%
Formal Profit Sharing		12.00%	26.83%	18.52%	41.67%	31.58%
Qualified E.S.O.P.	23.08%	48.00%	48.78%	51.85%	41.67%	42.11%
Non-qualified E.S.O.P.	30.77%	20.00%	17.07%	29.63%	41.67%	42.11%
Pension/401K	53.85%	92.00%	90.24%	85.19%	83.33%	94.74%
Non-qualified pension plan	7.69%	16.00%	24.39%	33.33%	66.67%	47.37%
Severance package	76.92%	52.00%	41.46%	37.04%	58.33%	57.89%
Other	15.38%	12.00%	14.63%	18.52%	8.33%	26.32%

May add to more than 100% due to multiple choices

⁽a) includes one signing bonus of shares and stock options for which no dollar value was reported

CHIEF EXECUTIVE OFFICER

BASE ANNUAL SALARY (in Thousands)

BANK ASSET SIZE (Million Dollars)

Under \$100 100 - 109 110 - 119 120 - 129 130 - 139 140 - 149 150 - 159 160 - 169	15.38% 7.69% 7.69% 38.46%	\$50 - \$99 4.00% 4.00% 4.00% 16.00% 20.00% 12.00% 24.00%	\$100 - \$249 2.44% 4.88% 7.32% 9.76% 9.76% 21.95% 17.07%	\$250 - \$499 3.70% 3.70% 3.70% 11.11%	\$500 - \$999 8.33%	Over \$1,000	TOTAL 1.46% 2.19% 2.19% 7.30% 7.30% 5.84% 15.33% 7.30%
170 - 179 180 - 189 190 - 199 200 - 209 210 - 219	15.38% 15.38%	8.00% 4.00%	4.88% 7.32% 12.20%	7.41% 3.70% 14.81% 14.81% 7.41%	8.33% 8.33% 8.33%		2.92% 5.84% 5.11% 8.03% 2.19%
220 - 229 230 - 239 240 - 249 250 - 259				7.41% 3.70% 7.41%	8.33% 16.67% 8.33%	10.53%	2.19% 2.19% 1.46% 2.19%
260 - 269 270 - 279 280 - 289 290 - 299 300 - 309				3.70% 3.70%	16.67%	10.53%	1.46% 0.73% 2.19%
310 - 319 320 - 329 330 - 339 340 - 349 350 - 359			2.44%	3.70%	16.67%	5.26%	0.73% 2.92%
360 - 369 370 - 379 380 - 389 390 - 399 400 - 409						5.26% 21.05% 5.26%	0.73% 2.92% 0.73%
410 - 419 420 - 429 430 - 439 440 - 449						5.26% 5.26%	0.73%
450 - 459 460 - 469 470 - 479 480 - 489 490 - 499						5.26%	0.73%
500 and over Total positions Average base salary Median salary	13 \$156,846 \$150,000	4.00% 25 \$159,265 \$140,000	41 \$159,265 \$157,000	27 \$202,684 \$200,000	12 \$224,991 \$229,588	26.32% 19 \$452,811 \$375,000	4.38%
Salary Low Range: Salary High Range:	\$120,000 \$195,000	\$88,200 \$600,000	\$104,000 \$320,314	\$105,000 \$315,803	\$92,400 \$323,000	\$250,000 \$1,000,000	

CHIEF EXECUTIVE OFFICER

SUMMARY DATA AS OF June 30, 2004

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks Average Assets (000)	35 \$401,468	29 \$775,236	36 \$704,001	41 \$583,787
Number of Filled Positions Average Base Salary Median Salary	35 \$198,293 \$189,750	28 \$234,082 \$185,000	34 \$239,105 \$195,000	40 \$193,748 \$150,000
Number Receiving a Bonus Average Bonus	85.71% \$97,515	75.00% \$155,877	76.47% \$178,337	67.50% \$96,889
Bonus*: Tied to Profits Tied to Salary Tied to Other	66.67% 33.33% 70.00%	66.67% 28.57% 66.67%	69.23% 19.23% 38.46%	70.37% 37.04% 48.15%
Signing Bonus Paid Average Signing Bonus	2.86% (a)	3.57% \$5,000	2.94% \$50,000	7.50% \$15,833
Percent under Contract	60.00%	46.43%	64.71%	72.50%
Stock Options as a % of Total Outstanding Shares:				
None	20.00%	35.71%	38.24%	27.50%
To 2.49%	48.57%	39.29%	38.24%	35.00%
2.50% to 4.99% 5.00% to 7.49%	22.86% 5.71%	17.86%	14.71% 5.88%	15.00%
7.50% to 9.99%	2.86%	3.57% 3.57%	2.94%	20.00% 0.00%
10.00% and over	0.00%	0.00%	0.00%	2.50%
Options qualified under IRC 422	60.00%	48.28%	38.89%	53.66%
Benefits: Auto*: Provided	57.14%	32.14%	52.94%	47.50%
Monthly Allowance Mileage	25.71% 14.29%	50.00% 28.57%	35.29% 11.76%	45.00% 15.00%
Other	8.57%	3.57%	8.82%	7.50%
Country club dues paid	60.00%	42.86%	50.00%	52.50%
Formal Profit Sharing	25.71%	28.57%	8.82%	25.00%
Qualified E.S.O.P.	54.29%	35.71%	35.29%	52.50%
Non-qualified E.S.O.P.	17.14%	17.86%	32.35%	37.50%
Pension/401K	88.57%	78.57%	94.12%	82.50%
Non-qualified pension plan	42.86%	28.57%	26.47%	22.50%
Severance package Other	45.71% 22.86%	53.57% 21.43%	41.18% 5.88%	57.50% 15.00%
O (116)	22.00/0	21.4370	5.00%	13.00%

^{*} May add to more than 100% due to multiple choices

⁽a) includes one signing bonus of shares and stock options for which no dollar value was reported

CHIEF FINANCIAL OFFICER

SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE (In millions)

Under \$50 \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000 Participating Banks 28 20 13 27 41 12 Average Assets (000) \$355,509 \$681,897 \$34,477 \$76,282 \$156,348 \$2,908,485 Number of Filled Positions 13 23 39 28 12 18 Average Base Salary \$103,692 \$96,594 \$111,379 \$128,556 \$136,730 \$210,569 30.77% 52.17% 89.29% 88.89% Percent Receiving a Bonus 87.18% 100.00% Average Bonus \$5,375 \$9,779 \$21,518 \$46,274 \$46,120 \$116,386 Bonus*: Tied to Profits 66.67% 55.88% 88.00% 58.33% 62.50% 24.00% 68.75% Tied to Salary 33.33% 29.41% 33.33% Tied to Other 75.00% 33.33% 67.65% 32.00% 50.00% 75.00% 3.57% Signing Bonus Paid 4.35% 10.26% Average Signing Bonus \$5,000 \$9,375 \$20,000 Percent under Contract 76.92% 30.43% 33.33% 35.71% 33.33% 27.78% Stock Options as a % of **Total Outstanding Shares:** None 26.09% 33.33% 39.29% 41.67% 22.22% To 2.49% 84.62% 69.57% 58.97% 57.14% 58.33% 77.78% 2.50% to 4.99% 15.38% 4.35% 5.13% 3.57% 5.00% to 7.49% 7.50% to 9.99% 2.56% 10.00% and over Options qualified under IRC 422 53.85% 56.52% 53.85% 42.86% 66.67% 38.89% Benefits: Auto*: Provided 7.69% 4.35% 7.69% 28.57% 16.67% 22.22% Monthly Allowance 69.23% 47.83% 43.59% 25.00% 16.67% 38.89% 47.83% 35.90% 32.14% 33.33% 33.33% Mileage 7.69% 4.35% 5.13% 5.56% Other Country club dues paid 7.69% 5.13% 25.00% 16.67% 22.22% Formal Profit Sharing 13.04% 25.64% 17.86% 41.67% 33.33% Qualified E.S.O.P. 23.08% 43.48% 51.28% 46.43% 41.67% 44.44% Non-qualified E.S.O.P. 23.08% 13.04% 12.82% 25.00% 33.33% 33.33% 53.85% 89.74% 82.14% 83.33% 100.00% Pension/401K 86.96% Non-qualified pension plan 4.35% 20.51% 25.00% 66.67% 55.56% Severance package 61.54% 30.43% 33.33% 25.00% 41.67% 61.11% Other 7.69% 8.70% 15.38% 14.29% 16.67% 27.78%

* May add to more than 100% due to multiple choices

CHIEF FINANCIAL OFFICER

BASE ANNUAL SALARY (in Thousands)

BANK ASSET SIZE (Million Dollars)

Under \$50	Under \$50	\$50 - \$99 4.35%	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000 TOTAL 0.75%
50 - 59 60 - 69		4.35%	2.56%			1.50%
70 - 79 80 - 89	7.69% 7.69%	13.04% 17.39%	7.69% 7.69%	10.71% 3.57%		7.52% 6.77%
90 - 99 100 - 109	23.08% 15.38%	13.04% 17.39%	7.69% 12.82%	7.14%	16.67% 8.33%	8.27% 10.53%
110 - 119 120 - 129	15.38% 30.77%	8.70% 17.39%	25.64% 20.51%	7.14% 25.00%	8.33%	5.56% 13.53% 5.56% 18.05%
130 - 139 140 - 149	00.77.70	4.35%	7.69% 2.56%	17.86% 10.71%	25.00% 8.33%	5.56% 9.02% 5.56% 5.26%
150 - 159 160 - 169		4.5576	2.56%	10.71%		3.01%
170 - 179			2.56%	3.57%	25.00%	5.56% 1.50%
180 - 189 190 - 199					2220	11.11% 1.50%
200 - 209 210 - 219					8.33%	5.56% 1.50% 5.56% 0.75%
220 - 229 230 - 239						5.56% 0.75%
240 - 249 250 - 259				3.57%		5.56% 1.50% 16.67% 2.26%
260 - 269 270 - 279						5.56% 0.75%
280 - 289 290 - 299						5.56% 0.75%
300 - 309 310 - 319						
320 - 329 330 - 339						
340 - 349 350 - 359						
360 - 369 370 - 379						5.56% 0.75%
380 - 389						
389 - 399 400 - 419						
420 - 429 430 - 439						
440 - 449 450 - 459						
460 - 469 470 - 479						
480 - 489 490 - 499						
\$500 and over						
Total positions Average base salary Median salary	13 \$103,692 \$100,000	23 \$96,594 \$99,000	39 \$111,379 \$115,000	28 \$128,556 \$128,088	12 \$136,730 \$137,100	18 133 \$210,569 \$208,296
Salary Low Range: Salary High Range:	\$76,000 \$125,000	\$45,000 \$145,000	\$69,000 \$160,000	\$74,550 \$241,000	\$91,000 \$200,000	\$118,933 \$367,710

CHIEF FINANCIAL OFFICER

SUMMARY DATA AS OF June 30, 2004

	Region I	Region II	Region III	Region IV
	Northern California	Bay Area	LA/Orange	Southern California
Participating Banks	35	29	36	41
Average Assets (000)	\$401,468	\$780,700	\$704,001	\$583,787
Number of Filled Positions	33	28	32	40
Average Base Salary	\$124,770	\$131,256	\$129,989	\$124,794
Median Salary	\$121,674	\$115,875	\$121,800	\$117,500
Number Receiving a Bonus	90.91%	71.43%	84.38%	65.00%
Average Bonus	\$40,379	\$58,502	\$41,776	\$35,907
Bonus*: Tied to Profits Tied to Salary Tied to Other	60.00%	75.00%	59.26%	65.38%
	33.33%	35.00%	25.93%	42.31%
	60.00%	65.00%	48.15%	46.15%
Signing Bonus Paid		3.57%	9.38%	5.00%
Average Signing Bonus		\$2,500	\$13,333	\$10,000
Percent under Contract	45.45%	35.71%	34.38%	32.50%
Stock Options as a % of Total Outstanding Shares: None To 2.49% 2.50% to 4.99%	21.21% 69.70% 6.06%	42.86% 57.14%	28.13% 65.63% 6.25%	27.50% 67.50% 5.00%
5.00% to 7.49% 7.50% to 9.99% 10.00% and over	3.03%			
Options qualified under IRC 422	54.29%	51.72%	33.33%	53.66%
Benefits: Auto*: Provided	21.21% 36.36% 30.30% 3.03%	3.57% 28.57% 42.86%	15.63% 34.38% 37.50% 3.13%	15.00% 55.00% 27.50% 5.00%
Country club dues paid	24.24%	7.14%	12.50%	5.00%
Formal Profit Sharing Qualified E.S.O.P. Non-qualified E.S.O.P. Pension/401K Non-qualified pension plan Severance package Other	24.24%	28.57%	9.38%	25.00%
	51.52%	35.71%	37.50%	50.00%
	12.12%	14.29%	28.13%	27.50%
	87.88%	78.57%	93.75%	80.00%
	36.36%	25.00%	25.00%	17.50%
	36.36%	50.00%	34.38%	35.00%
	24.24%	14.29%	6.25%	15.00%

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⁽a) includes one signing bonus of shares and stock options for which no dollar value was reported

SENIOR LOAN OFFICER

SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE (In millions)

Under \$50 \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000 Participating Banks 28 20 13 27 41 12 Average Assets (000) \$355,509 \$681,897 \$34,477 \$76,282 \$156,348 \$2,908,485 Number of Filled Positions 13 24 39 28 12 20 Average Base Salary \$122,271 \$99,271 \$113,793 \$125,358 \$145,295 \$209,510 23.08% 54.17% 95.00% Percent Receiving a Bonus 87.18% 96.43% 100.00% Average Bonus \$5,500 \$10,640 \$21,068 \$49,556 \$51,119 \$109,270 Bonus*: Tied to Profits 69.23% 52.94% 77.78% 58.33% 57.89% 29.41% 25.93% 33.33% 63.16% Tied to Salary 23.08% Tied to Other 46.15% 67.65% 44.44% 66.67% 68.42% 66.67% 5.13% 3.57% 5.00% Signing Bonus Paid 15.38% Average Signing Bonus \$22,500 \$15,000 \$10,000 \$50,000 Percent under Contract 61.54% 16.67% 38.46% 25.00% 50.00% 20.00% Stock Options as a % of **Total Outstanding Shares:** None 15.38% 41.67% 38.46% 42.86% 41.67% 30.00% To 2.49% 69.23% 58.33% 53.85% 57.14% 58.33% 70.00% 2.50% to 4.99% 15.38% 5.13% 5.00% to 7.49% 7.50% to 9.99% 2.56% 10.00% and over Options qualified under IRC 422 61.54% 50.00% 48.72% 46.43% 66.67% 35.00% Benefits: Auto*: Provided 7.69% 4.17% 7.69% 35.71% 8.33% 30.00% 50.00% Monthly Allowance 76.92% 56.41% 28.57% 41.67% 40.00% 30.77% 28.57% 33.33% 25.00% Mileage 45.83% 2.56% 5.00% Other Country club dues paid 23.08% 4.17% 10.26% 39.29% 33.33% 25.00% Formal Profit Sharing 8.33% 25.64% 17.86% 41.67% 30.00% Qualified E.S.O.P. 23.08% 45.83% 48.72% 50.00% 41.67% 40.00% Non-qualified E.S.O.P. 23.08% 8.33% 12.82% 25.00% 33.33% 35.00% 53.85% 87.50% 87.18% 89.29% 83.33% 95.00% Pension/401K Non-qualified pension plan 7.69% 4.17% 23.08% 17.86% 66.67% 50.00% Severance package 53.85% 20.83% 33.33% 17.86% 41.67% 50.00% Other 7.69% 8.33% 12.82% 14.29% 16.67% 25.00%

* May add to more than 100% due to multiple choices

SENIOR LOAN OFFICER

BASE ANNUAL SALARY (in Thousands)

BANK ASSET SIZE (Million Dollars)

Under \$50	Under \$50	\$50 - \$99 \$	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000 TOTAL 0.74%
50 - 59 60 - 69			5.13%	3.57%		0.74% 1.47%
70 - 79 80 - 89		8.33% 16.67%	5.13%	7.14%		1.47% 5.88%
90 - 99 100 - 109	15.38% 23.08%	16.67% 29.17%	10.26% 23.08%	7.14%		7.35% 5.00% 16.18%
110 - 119 120 - 129 130 - 139	7.69% 30.77% 7.69%	4.17% 20.83%	15.38% 17.95% 15.38%	17.86% 21.43% 14.29%	33.33% 8.33%	5.00% 10.29% 5.00% 19.85% 8.82%
140 - 149 150 - 159	7.69%		5.13%	14.29% 14.29% 10.71%	25.00% 16.67%	5.15% 5.88%
160 - 169 170 - 179	7.69%		2.56%	10.7 170	8.33%	5.00% 2.21% 5.00% 1.47%
180 - 189 190 - 199				3.57%		10.00% 2.21% 5.00% 0.74%
200 - 209 210 - 219					8.33%	15.00% 2.94% 10.00% 1.47%
220 - 229 230 - 239						10.00% 1.47% 5.00% 0.74%
240 - 249 250 - 259 260 - 269						5.00% 0.74% 5.00% 0.74%
270 - 279 270 - 279 280 - 289						3.00% 0.74%
290 - 299 300 - 309						
310 - 319 320 - 329						
330 - 339 340 - 349						5.00% 0.74%
350 - 359 360 - 369						5.00% 0.74%
370 - 379 380 - 389 389 - 399						5.00% 0.74%
400 - 419 420 - 429						
430 - 439 440 - 449						
450 - 459 460 - 469						
470 - 479 480 - 489						
490 - 499 \$500 and over						
Total positions Average base salary Median salary	13 \$122,271 \$122,500	24 \$99,271 \$100,000	39 \$113,793 \$110,000	28 \$125,358 \$122,793	12 \$145,295 \$143,000	20 \$209,510 \$206,000
Salary Low Range: Salary High Range:	\$95,000 \$175,000	\$100,000 \$126,000	\$68,952 \$160,000	\$59,436 \$185,000	\$120,000 \$200,000	\$107,714 \$375,000

SENIOR LOAN OFFICER

SUMMARY DATA AS OF June 30, 2004

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks Average Assets (000)	35 \$401,468	29 \$780,700	36 \$704,001	41 \$583,787
Number of Filled Positions Average Base Salary Median Salary	34 \$126,347 \$120,942	28 \$131,092 \$122,400	35 \$135,185 \$132,994	39 \$132,043 \$114,000
Number Receiving a Bonus Average Bonus	85.29% \$41,706	82.14% \$49,659	85.71% \$48,909	66.67% \$41,530
Bonus*: Tied to Profits Tied to Salary Tied to Other	62.07% 34.48% 68.97%	56.52% 30.43% 73.91%	60.00% 26.67% 46.67%	65.38% 42.31% 50.00%
Signing Bonus Paid	2.94%	3.57%	5.71%	5.13%
Average Signing Bonus	\$10,000	\$50,000	\$25,000	\$12,500
Percent under Contract	38.24%	28.57%	31.43%	30.77%
Stock Options as a % of Total Outstanding Shares:				
None To 2.49%	26.47% 61.76%	42.86% 57.14%	45.71% 54.29%	35.90% 61.54%
2.50% to 4.99%	8.82%	57.14%	54.29 /6	2.56%
5.00% to 7.49%				
7.50% to 9.99% 10.00% and over	2.94%			
Options qualified under IRC 422	54.29%	51.72%	36.11%	48.78%
Benefits:				
Auto*: Provided	23.53% 38.24%	3.57% 39.29%	20.00% 51.43%	15.38% 59.07%
Monthly Allowance Mileage	38.24% 29.41%	39.29% 46.43%	22.86%	58.97% 23.08%
Other	2.94%		2.86%	
Country club dues paid	38.24%	14.29%	20.00%	10.26%
Formal Profit Sharing	23.53%	28.57%	8.57%	23.08%
Qualified E.S.O.P.	52.94%	35.71%	34.29%	51.28%
Non-qualified E.S.O.P.	11.76%	14.29%	25.71%	28.21%
Pension/401K Non-qualified pension plan	88.24% 38.24%	78.57% 25.00%	94.29% 22.86%	79.49% 15.38%
Severance package	29.41%	46.43%	25.71%	33.33%
Other	23.53%	14.29%	5.71%	12.82%
* May add to more than 100%	6 due to multiple choices			

SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE

(Million Dollars) Under \$50 \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000 27 Participating Banks 41 28 12 Average Assets 34,477 76,282 156,348 355.509 681,897 2,908,485 Average Number of Directors 9.23 9.00 8.78 8.78 10.17 9.68 Average Number of Inside Directors 1.62 2.04 1.64 1.64 1.25 2.35 Fees Paid to Inside Directors 18.52% 17.07% 35.71% 25.00% 15.00% Outside Directors Eligible for Bonus Plan 7.32% 14.29% 20.00% Travel Expenses to Meetings Reimbursed 23.08% 29.63% 29.27% 50.00% 50.00% 65.00% 15.38% 32.14% 45.00% Chairman of the Board Active Bank Officer 37.04% 21.95% 25.00% CFO 29.63% 17.07% 21.43% 8.33% 35.00% full time salaried non-CEO 7.69% 7.41% 4.88% 7.14% 16.67% 10.00% 3.70% 2.44% 17.86% 45.00% Paid Medical Exam Outside Directors Eligible for Health Plan 41.67% 11.11% 24.39% 39.29% 40.00% Life Insurance Policy on Chairman 7.69% 11.11% 21.95% 46.43% 50.00% 50.00% Life Insurance Policy on Inside Board 64.29% 45.00% 38.46% 33.33% 43.90% 58.33% Life Insurance Policy all Other Board 7.69% 3.70% 4.88% 21.43% 33.33% 25.00% Stock Options as a % of Total Outstanding Shares 15 38% 37 04% 46 43% 50.00% 40 00% 39 02% None To 2.49% 15 38% 14.81% 21.95% 25.00% 16.67% 45 00% 2.50% to 4.99% 15.38% 11.11% 14.63% 17.86% 8.33% 10.00% 23.08% 7.41% 25.00% 5.00% to 7.49% 7.32% 7.50% to 9.99% 15.38% 18.52% 10.00% and over 15.38% 11.11% 17.07% 10.71% 5.00% Average stock options as a % of total outstanding 15.49 11.38 15.59 11.95 9.23 5.16 shares--all officers and directors Directors sent to Conferences/Conventions 76.92% 62.96% 75.61% 89.29% 83.33% 80.00% Percent with Mandatory Retirement Age 7.69% 3.70% 14.63% 21.43% 41.67% 40.00% Average Age 72.0 65.0 70.7 74.2 70.2 73.4 Directors and Officers Liability Insurance 100.00% 90.00% 100.00% 81.48% 92.68% 92.86% Directors eligible for Deferred Comp 12.20% 32.14% 25.00% 55.00% Other Benefits 7.32% 25.00% 16.67% 20.00% Directors' Fees: Regular Board Meeting Banks Paying No Fee 92 31% 55 56% 29.27% 17 86% 33 33% 30.00% Banks Paying a Fee 7.69% 44.44% 70.73% 82.14% 66.67% 70.00% Chairman of the Board Average Fee Paid 1,000.00 693.42 \$ 1,016.38 \$ 2,056.52 993.75 \$ 3,334.52 Median Fee Paid \$ 1,000.00 \$ 600.00 \$ 00.008 \$ 1,000.00 \$ 825.00 \$ 2,750.00 Range - Low Fee \$ 1 000 00 \$ 100.00 \$ 375 00 \$ 250.00 500.00 \$ 333 33 \$ Range - High Fee \$ 1,000.00 \$ 1,750.00 \$ 3,250.00 \$ 14,400.00 \$ 2,400.00 \$ 10.350.00 Members Average Fee Paid 1,000.00 470.06 849.24 \$ 1,433.33 995.33 1,885.02 Median Fee Paid \$ 1,000.00 \$ 300.00 \$ 500.00 \$ 1,000.00 \$ 800.00 \$ 1,375.00 Range - Low Fee 1.000.00 \$ 100.00 250.00 400.00 \$ 333.33 \$ \$ \$ 250.00 \$ 5.000.00 Range - High Fee \$ 1.500.00 2.500.00 \$ 12,000,00 2 325 00 \$ 1.000.00 \$ \$ Attendence required to claim 100.00% 91.67% 96.55% 86.96% 100.00% 85.71% **Audit Committee** Banks Paying No Fee 92.31% 77.78% 39.02% 53.57% 33.33% 30.00% Banks Paying a Fee 7.69% 22.22% 60.98% 46.43% 66.67% 70.00% Committee Chairman Average Fee Paid \$500.00 \$104.17 \$242.50 \$446.15 \$395.75 \$1,165.45 Median Fee Paid \$500.00 \$100.00 \$200.00 \$350.00 \$408.00 \$925.00 Range - Low Fee \$500.00 \$25.00 \$62.50 \$200.00 \$75.00 \$100.00 Range - High Fee \$250.00 \$600.00 \$1.800.00 \$1,000.00 \$500.00 \$5,000,00 Members Average Fee Paid \$500.00 \$89.29 \$208.70 \$264.29 \$377.13 \$1,048.48 Median Fee Paid \$500.00 \$100.00 \$200.00 \$250.00 \$387.50 \$500.00 Range - Low Fee \$500.00 \$25.00 \$100.00 \$100.00 \$75.00 \$300.00 \$500.00 \$150.00 \$525.00 \$400.00 \$900.00 \$5,000.00 Range - High Fee 83.33% 100.00% Attendence required to claim 100.00% 100.00% 100.00% 64.29%

SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE (Million Dollars)

	11	J		illion Dollars	-	00 0040	ው	EO #400	Ф.	00 000	<u> </u>	¢4 000
Output and the Output the	Und	der \$50	\$5	0 - \$99	\$1	00 - \$249	\$2	50 - \$499	\$5	00 - \$999	Οv	er \$1,000
Compensation Committee		00.040/		00.000/		FC 400/		04.000/		E0 000/		45.000/
Banks Paying No Fee		92.31%		88.89%		56.10%		64.29%		58.33%		45.00%
Banks Paying a Fee		7.69%		11.11%		43.90%		35.71%		41.67%		55.00%
Committee Chairman	Φ	F00 00	Φ	75.00	Φ	005.40	Φ	004.00	Φ	225.00	Φ	4 000 45
Average Fee Paid	\$	500.00	\$	75.00	\$	235.42	\$	291.33	\$	335.00	\$	1,023.45
Median Fee Paid	\$	500.00	\$	100.00	\$	200.00	\$	200.00	\$	350.00	\$	600.00
Range - Low Fee	\$	500.00	\$	25.00	\$	62.50	\$	150.00	\$	250.00	\$	250.00
Range - High Fee	\$	500.00	\$	100.00	\$	525.00	\$	833.33	\$	425.00	\$	5,000.00
Members					_		_				_	
Average Fee Paid	\$	500.00	\$	125.00	\$	222.06	\$	292.12	\$	391.67	\$	995.43
Median Fee Paid	\$	500.00	\$	100.00	\$	200.00	\$	200.00	\$	362.50	\$	510.50
Range - Low Fee	\$	500.00	\$	25.00	\$	100.00	\$	150.00	\$	75.00	\$	300.00
Range - High Fee	\$	500.00	\$	300.00	\$	525.00	\$	833.33	\$	900.00	\$	5,000.00
Attendence required to claim		100.00%		166.67%		100.00%		100.00%		100.00%		72.73%
Credit Committee												
Banks Paying No Fee		92.31%		70.37%		43.90%		53.57%		66.67%		50.00%
Banks Paying a Fee		7.69%		29.63%		56.10%		46.43%		33.33%		50.00%
Committee Chairman		1.0576		29.03/6		30.1076		40.43%		33.33 /6		30.00%
		\$500.00		\$81.25		\$239.67		¢276.02		\$418.75		¢4 007 40
Average Fee Paid Median Fee Paid				\$100.00		\$250.00		\$376.92 \$300.00		\$412.50		\$1,237.43 \$729.17
		\$500.00 \$500.00		\$25.00		\$62.50		\$200.00				\$250.00
Range - Low Fee Range - High Fee		\$500.00		\$100.00				\$1,000.00		\$350.00		
Members		φουυ.υυ		φ100.00		\$525.00		φ1,000.00		\$500.00		\$5,000.00
		¢ E00.00		¢77 70		\$220.65		¢252.04		\$470.29		\$1,050.10
Average Fee Paid		\$500.00		\$77.78 \$100.00		\$200.00		\$352.94		\$375.00		\$450.00
Median Fee Paid		\$500.00		\$25.00		\$100.00		\$300.00 \$100.00		\$375.00 \$75.00		\$317.50
Range - Low Fee Range - High Fee		\$500.00		\$100.00		\$525.00				\$1,575.00		\$5,000.00
Attendence required to claim		\$500.00 100.00%		112.50%		100.00%		\$1,000.00 88.24%		100.00%		70.00%
Attendence required to claim		100.0076		112.3070		100.0076		00.2476		100.00%		70.0076
Investment Committee												
Banks Paving No Fee		100.00%		81.48%		60.98%		67.86%		83.33%		65.00%
Banks Paying No Fee Banks Paying a Fee		100.00%		81.48% 18.52%		60.98% 39.02%		67.86% 32.14%		83.33% 16.67%		65.00% 35.00%
Banks Paying a Fee		100.00%		81.48% 18.52%		60.98% 39.02%		67.86% 32.14%		83.33% 16.67%		65.00% 35.00%
Banks Paying a Fee Committee Chairman	\$	100.00%	\$	18.52%	\$	39.02%	\$	32.14%	\$	16.67%	\$	35.00%
Banks Paying a Fee Committee Chairman Average Fee Paid	\$ \$	100.00%	\$	18.52% 75.00	\$	39.02% 224.22	\$	32.14% 239.44	\$	16.67% 412.50	\$	35.00% 1,167.86
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid	\$	100.00% - -	\$	18.52% 75.00 100.00	\$	39.02% 224.22 225.00	\$	32.14% 239.44 200.00	\$	16.67% 412.50 412.50	\$	35.00% 1,167.86 500.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee	\$ \$	-	\$ \$	18.52% 75.00 100.00 25.00	\$	39.02% 224.22 225.00 62.50	\$ \$	32.14% 239.44 200.00 180.00	\$ \$	16.67% 412.50 412.50 400.00	\$ \$	35.00% 1,167.86 500.00 250.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee	\$	-	\$	18.52% 75.00 100.00	\$	39.02% 224.22 225.00	\$	32.14% 239.44 200.00	\$	16.67% 412.50 412.50	\$	35.00% 1,167.86 500.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members	\$ \$ \$	-	\$ \$	75.00 100.00 25.00 100.00	\$ \$ \$	39.02% 224.22 225.00 62.50 525.00	\$ \$ \$	32.14% 239.44 200.00 180.00 350.00	\$ \$	16.67% 412.50 412.50 400.00 425.00	\$ \$	35.00% 1,167.86 500.00 250.00 5,000.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid	\$ \$ \$	- - - -	\$ \$ \$	75.00 100.00 25.00 100.00 79.17	\$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77	\$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42	\$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33	\$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid	\$ \$ \$ \$ \$ \$	- - - -	\$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00	\$ \$ \$ \$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00	\$ \$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50	\$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00	\$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee	\$ \$ \$ \$ \$ \$	- - - -	\$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00	\$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00	\$ \$ \$ \$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00	\$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00	\$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee	\$ \$ \$ \$ \$ \$	- - - -	\$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00	\$ \$ \$ \$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00	\$ \$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00	\$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00	\$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee	\$ \$ \$ \$ \$ \$	- - - -	\$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00	\$ \$ \$ \$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00	\$ \$ \$ \$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00	\$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00	\$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee	\$ \$ \$ \$ \$ \$	- - - -	\$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00	\$ \$ \$ \$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00	\$ \$ \$ \$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00	\$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00	\$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim	\$ \$ \$ \$ \$ \$	- - - -	\$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00	\$ \$ \$ \$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00	\$ \$ \$ \$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00	\$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00	\$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Median Fee Paid Range - Low Fee Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer	\$ \$ \$ \$ \$ \$	- - - - - -	\$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00%	\$ \$ \$ \$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75%	\$ \$ \$ \$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67%	\$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00%	\$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14%
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer	\$ \$ \$ \$ \$ \$	- - - - - -	\$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00%	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75%	\$ \$ \$ \$ \$ \$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00%	\$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14%
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Median Fee Paid Range - Low Fee Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer	\$ \$ \$ \$ \$ \$	- - - - - -	\$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 18.52%	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07%	\$ \$ \$ \$ \$ \$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43%	\$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00%	\$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00%
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer Average Retainer Paid	\$ \$ \$ \$ \$ \$	- - - - - -	\$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 18.52% 35,825.60	\$ \$ \$ \$ \$ \$ \$ \$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07% 13,114.29	\$ \$ \$ \$ \$ \$ \$ \$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85	\$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00% 50.00% 21,833.33	\$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00% 28,429.05
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer Average Retainer Paid Median Retainer Paid	\$ \$ \$ \$ \$ \$	- - - - - -	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 18.52% 35,825.60 9,600.00	\$\$\$\$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07% 13,114.29 12,000.00 3,000.00	\$\$\$\$ \$\$\$\$ \$\$\$\$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85 12,000.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00% 50.00% 21,833.33 22,000.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00% 28,429.05 26,730.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer Average Retainer Paid Median Retainer Paid Range - Low Retainer Range - High Retainer	\$ \$ \$ \$ \$ \$	- - - - - -	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 18.52% 35,825.60 9,600.00 800.00	\$\$\$\$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07% 13,114.29 12,000.00 3,000.00	\$\$\$\$ \$\$\$\$ \$\$\$\$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85 12,000.00 1,750.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00% 50.00% 21,833.33 22,000.00 6,000.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00% 28,429.05 26,730.00 60,000.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer Average Retainer Paid Median Retainer Paid Range - Low Retainer Range - High Retainer	\$ \$ \$ \$ \$ \$	- - - - - - 100.00%	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 18.52% 35,825.60 9,600.00 800.00 86,400.00	\$\$\$\$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07% 13,114.29 12,000.00 3,000.00 27,000.00	\$\$\$\$ \$\$\$\$ \$\$\$\$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85 12,000.00 1,750.00 43,500.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00% 50.00% 21,833.33 22,000.00 6,000.00 41,000.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00% 28,429.05 26,730.00 60,000.00 14,000.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer Average Retainer Paid Median Retainer Paid Range - Low Retainer Range - High Retainer Total Annual Director Compensation Banks that responded to this question	\$ \$ \$ \$ \$ \$	- - - - - -	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 18.52% 35,825.60 9,600.00 800.00	\$\$\$\$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07% 13,114.29 12,000.00 3,000.00	\$\$\$\$ \$\$\$\$ \$\$\$\$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85 12,000.00 1,750.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00% 50.00% 21,833.33 22,000.00 6,000.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00% 28,429.05 26,730.00 60,000.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer Average Retainer Paid Median Retainer Paid Range - Low Retainer Range - High Retainer Total Annual Director Compensation Banks that responded to this question Of those banks:	\$ \$ \$ \$ \$ \$ \$	- - - - - - 100.00%	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 18.52% 35,825.60 9,600.00 800.00 86,400.00	\$\$\$\$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07% 13,114.29 12,000.00 3,000.00 27,000.00 70.73%	\$\$\$\$ \$\$\$\$ \$\$\$\$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85 12,000.00 1,750.00 43,500.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00% 50.00% 21,833.33 22,000.00 6,000.00 41,000.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00% 28,429.05 26,730.00 60,000.00 14,000.00 85.00%
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer Average Retainer Paid Median Retainer Paid Median Retainer Paid Range - Low Retainer Range - High Retainer Total Annual Director Compensation Banks that responded to this question Of those banks: Average Compensation	\$ \$ \$ \$ \$ \$ \$	- - - - - - 100.00%	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 18.52% 35,825.60 9,600.00 86,400.00 48.15%	\$\$\$\$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07% 13,114.29 12,000.00 3,000.00 27,000.00 70.73% 11,919.21	\$\$\$\$ \$\$\$\$ \$\$\$\$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85 12,000.00 1,750.00 43,500.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00% 50.00% 21,833.33 22,000.00 6,000.00 41,000.00 91.67% 18,403.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00% 28,429.05 26,730.00 60,000.00 14,000.00 85.00% 34,043.07
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer Average Retainer Paid Median Retainer Paid Median Retainer Paid Range - Low Retainer Range - High Retainer Total Annual Director Compensation Banks that responded to this question Of those banks: Average Compensation Median Compensation	\$ \$ \$ \$ \$ \$ \$	- - - - - - - 100.00% 7.69% 10,000.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 35,825.60 9,600.00 800.00 48.15% 5,846.54 4,800.00	\$\$\$\$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07% 13,114.29 12,000.00 27,000.00 70.73% 11,919.21 12,000.00	\$\$\$\$ \$\$\$\$ \$\$\$\$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85 12,000.00 1,750.00 43,500.00 96.43% 22,481.44 20,400.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00% 50.00% 21,833.33 22,000.00 6,000.00 41,000.00 91.67% 18,403.00 17,750.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00% 28,429.05 26,730.00 60,000.00 14,000.00 85.00% 34,043.07 31,000.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer Average Retainer Paid Median Retainer Paid Range - Low Retainer Range - High Retainer Total Annual Director Compensation Banks that responded to this question Of those banks: Average Compensation Median Compensation Range - Minimum Compesation	\$ \$ \$ \$ \$ \$ \$	- - - - - - - - 100.00% 7.69% 10,000.00 10,000.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 18.52% 35,825.60 9,600.00 86,400.00 48.15% 5,846.54 4,800.00 1,500.00	\$\$\$\$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07% 13,114.29 12,000.00 27,000.00 70.73% 11,919.21 12,000.00 2,584.00	\$\$\$\$ \$\$\$\$ \$\$\$\$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85 12,000.00 1,750.00 43,500.00 96.43% 22,481.44 20,400.00 5,059.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00% 50.00% 21,833.33 22,000.00 6,000.00 41,000.00 17,750.00 4,650.00 4,650.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00% 28,429.05 26,730.00 60,000.00 14,000.00 85.00% 34,043.07 31,000.00 77,329.00
Banks Paying a Fee Committee Chairman Average Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Members Average Fee Paid Median Fee Paid Median Fee Paid Range - Low Fee Range - High Fee Attendence required to claim Annual Retainer Banks Paying No Retainer Banks Paying a Retainer Average Retainer Paid Median Retainer Paid Median Retainer Paid Range - Low Retainer Range - High Retainer Total Annual Director Compensation Banks that responded to this question Of those banks: Average Compensation Median Compensation	\$ \$ \$ \$ \$ \$ \$	- - - - - - - 100.00% 7.69% 10,000.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	75.00 100.00 25.00 100.00 79.17 100.00 25.00 100.00 120.00% 81.48% 35,825.60 9,600.00 800.00 48.15% 5,846.54 4,800.00	\$\$\$\$ \$	39.02% 224.22 225.00 62.50 525.00 205.77 150.00 100.00 525.00 93.75% 82.93% 17.07% 13,114.29 12,000.00 27,000.00 70.73% 11,919.21 12,000.00	\$\$\$\$ \$\$\$\$ \$\$\$\$	32.14% 239.44 200.00 180.00 350.00 250.42 212.50 100.00 400.00 91.67% 53.57% 46.43% 16,853.85 12,000.00 1,750.00 43,500.00 96.43% 22,481.44 20,400.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16.67% 412.50 412.50 400.00 425.00 283.33 375.00 75.00 400.00 100.00% 50.00% 21,833.33 22,000.00 6,000.00 41,000.00 91.67% 18,403.00 17,750.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	35.00% 1,167.86 500.00 250.00 5,000.00 1,035.12 333.33 300.00 5,000.00 57.14% 40.00% 60.00% 28,429.05 26,730.00 60,000.00 14,000.00 85.00% 34,043.07 31,000.00

SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE (Million Dollars)

	4. 450	(Million Dollars)	00 0010	0050 0400	#	0 04 000
Daniela Daniel Mastiner Chairman	Under \$50	\$50 - \$99 \$1	00 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Regular Board MeetingChairman No Fee	92.31%	55.56%	29.27%	17.86%	33.33%	6 30.00%
Under \$100	92.3170	33.3076	23.21 /0	17.0076	33.337	o 30.0076
		11.11%				
100 - 199				2 F70/		
200 - 299		3.70%	0.4407	3.57%		F 000/
300 - 399		3.70%	2.44%			5.00%
400 - 499		3.70%	7.32%	47 000/	400-0	,
500 - 599			17.07%	17.86%		
600 - 699			7 000	A F-0	8.33%	0
700 - 799		0.700/	7.32%	3.57%		, E 000/
800 - 899		3.70%	2.44%	3.57%	16.67%	6 5.00%
900 - 999	7.000/	40.500/	04.450/	FO F70/	05.000	, 00.000
\$1,000 and over	7.69%	18.52%	34.15%	53.57%	25.00%	60.00%
Pagular Pagra Mosting Mambara						
Regular Board MeetingMembers No Fee	92.31%	37.04%	19.51%	3.57%	25.00%	6 10.00%
Under \$100	32.31/0	37.0476	19.5170	3.37 /6	23.007	0 10.0076
100 - 199		14.81%				
200 - 199		14.81%	2.44%	3.57%		
300 - 299		3.70%	2.4470			E 000/
			0.760/	3.57%		5.00%
400 - 499		7.41%	9.76%	25 000/	8.33%	
500 - 599		0.700/	29.27%	25.00%		
600 - 699		3.70%	2.44%	3.57%		O
700 - 799		3.70%	7.32%	3.57%		/ 40.000/
800 - 899		3.70%	2.44%		16.67%	6 10.00%
900 - 999	7.000/	11 110/		E-7 4 40/	05 000	, a e,
\$1,000 and over	7.69%	11.11%	26.83%	57.14%	25.00%	6 75.00%
[
Audit CommitteeChairman	00.040/	77 700 /	00 000/	F0 F70	00 000	, 00 000
No Committee or No Fee	92.31%	77.78%	39.02%	53.57%		
Under \$100		7.41%	2.44%		8.33%	
100 - 199		11.11%	21.95%		8.33%	
200 - 299		3.70%	19.51%	14.29%		
300 - 399			4.88%	14.29%		5.00%
400 - 499			7.32%	10.71%		
500 - 599	7.69%		2.44%		8.33%	
600 - 699			2.44%	3.57%		5.00%
700 - 799						
800 - 899						10.00%
900 - 999						35.00%
\$1,000 and over				3.57%	8.33%	6
Audit CommitteeMembers						
	00.240/	74 070/	42 000/	E0 000/	രാ രണ	/ AE 000/
No Committee or No Fee	92.31%	74.07%	43.90%	50.00%		
Under \$100		7.41%	00.000/	o = 7 0/	8.33%	
100 - 199		18.52%	26.83%	3.57%		Ò
200 - 299			19.51%	25.00%		, , , , , , , , , , , , , , , , , , , ,
300 - 399			4.88%	14.29%		
400 - 499			2.44%	7.14%		
500 - 599	7.69%		2.44%		16.67%	% 15.00%
600 - 699						
700 - 799						
800 - 899						5.00%
900 - 999					8.33%	
\$1.000 and over						20.00%

SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE

(Million Dollars) \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000 Under \$50

	Under \$50	\$50 - \$99	\$100 -	Φ249	φ230	- ф499	\$500	- \$999	Over	\$1,000
Compensation CommitteeChairman										
No Committee or No Fee	92.31%			56.10%		64.29%		58.33%		45.00%
Under \$100		3.70% 7.41%		2.44%		-7 A AO/				
100 - 199		7.41%		17.07%		7.14%		40.070/		F 000
200 - 299				9.76%		14.29%		16.67%		5.00%
300 - 399				7.32%		10.71%		8.33%		10.00%
400 - 499 500 - 599	7.69%	4		4.88% 2.44%				16.67%		10.00%
600 - 699	7.607	•		2.44 /0						10.00%
700 - 799										5.00%
800 - 899						3.57%				5.00%
900 - 999						3.37 /0				3.007
\$1,000 and over										10.00%
Compensation CommitteeMembers										
No Committee or No Fee	92.31%	5 81.48%		58.54%		60.71%		50.00%		50.00%
Under \$100		3.70%						8.33%		
100 - 199		11.11%		17.07%		7.14%				
200 - 299				14.63%		17.86%		8.33%		
300 - 399		3.70%		4.88%		7.14%		16.67%		15.00%
400 - 499				2.44%		3.57%		8.33%		5.00%
500 - 599	7.69%	, D		2.44%						10.00%
600 - 699										
700 - 799										5.00%
800 - 899						3.57%				5.00%
900 - 999								8.33%		
\$1,000 and over										10.00%
Credit Committee-Chairman No Committee or No Fee Under \$100	92.31%	11.11%		43.90% 2.44%		53.57%		66.67%		50.00%
100 - 199		18.52%		17.07%		14 200/				E 000
200 - 299				17.07% 12.20%		14.29%				5.00%
900 900				12.2U%						
300 - 399						17.86%		8.33%		10.00%
400 - 499	7 600			4.88%		7.14%		16.67%		10.00%
400 - 499 500 - 599	7.69%	j				7.14%				
400 - 499 500 - 599 600 - 699	7.69%	5		4.88%				16.67%		
400 - 499 500 - 599 600 - 699 700 - 799	7.69%	5		4.88%		7.14%		16.67%		10.00%
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899	7.69%	,		4.88%		7.14%		16.67%		10.00% 10.00% 5.00%
400 - 499 500 - 599 600 - 699 700 - 799	7.69%	•		4.88%		7.14%		16.67%		10.00% 5.00%
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over	7.69%	5		4.88%		7.14% 3.57%		16.67%		10.00% 5.00%
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999	7.69% 92.31%			4.88% 2.44%		7.14% 3.57%		16.67% 8.33%		10.00% 5.00% 20.00%
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over Credit CommitteeMembers				4.88%		7.14% 3.57% 3.57%		16.67%		10.00%
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over Credit CommitteeMembers No Committee or No Fee		66.67%		4.88% 2.44%		7.14% 3.57% 3.57%		16.67% 8.33% 41.67% 8.33%		10.00% 5.00% 20.00%
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over Credit CommitteeMembers No Committee or No Fee Under \$100		6 66.67% 14.81%		4.88% 2.44% 43.90%		7.14% 3.57% 3.57% 39.29%		16.67% 8.33% 41.67%		10.00% 5.00% 20.00%
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over Credit CommitteeMembers No Committee or No Fee Under \$100 100 - 199		6 66.67% 14.81%		43.90% 19.51%		7.14% 3.57% 3.57% 39.29% 3.57% 17.86%		16.67% 8.33% 41.67% 8.33%		10.009 5.009 20.009 60.009
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over Credit CommitteeMembers No Committee or No Fee Under \$100 100 - 199 200 - 299		6 66.67% 14.81%		4.88% 2.44% 43.90% 19.51% 26.83%		7.14% 3.57% 3.57% 39.29% 3.57%		16.67% 8.33% 41.67% 8.33% 8.33%		10.009 5.009 20.009 60.009
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over Credit CommitteeMembers No Committee or No Fee Under \$100 100 - 199 200 - 299 300 - 399		6 66.67% 14.81% 18.52%		43.90% 19.51% 26.83% 4.88%		7.14% 3.57% 3.57% 39.29% 3.57% 17.86% 17.86%		41.67% 8.33% 41.67% 8.33% 8.33%		10.009 5.009 20.009 60.009 15.009 5.009
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over Credit CommitteeMembers No Committee or No Fee Under \$100 100 - 199 200 - 299 300 - 399 400 - 499	92.31%	6 66.67% 14.81% 18.52%		43.90% 43.90% 49.51% 26.83% 4.88% 2.44%		7.14% 3.57% 3.57% 39.29% 3.57% 17.86% 17.86% 10.71%		41.67% 8.33% 41.67% 8.33% 8.33%		10.009 5.009 20.009 60.009 15.009 5.009
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over Credit CommitteeMembers No Committee or No Fee Under \$100 100 - 199 200 - 299 300 - 399 400 - 499 500 - 599 600 - 699	92.31%	6 66.67% 14.81% 18.52%		43.90% 43.90% 49.51% 26.83% 4.88% 2.44%		7.14% 3.57% 3.57% 39.29% 3.57% 17.86% 17.86% 10.71%		41.67% 8.33% 41.67% 8.33% 8.33%		10.00% 5.00% 20.00%
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over Credit CommitteeMembers No Committee or No Fee Under \$100 100 - 199 200 - 299 300 - 399 400 - 499 500 - 599	92.31%	6 66.67% 14.81% 18.52%		43.90% 43.90% 49.51% 26.83% 4.88% 2.44%		7.14% 3.57% 3.57% 39.29% 3.57% 17.86% 17.86% 10.71%		41.67% 8.33% 41.67% 8.33% 8.33%		10.009 5.009 20.009 60.009 15.009 5.009
400 - 499 500 - 599 600 - 699 700 - 799 800 - 899 900 - 999 \$1,000 and over Credit Committee-Members No Committee or No Fee Under \$100 100 - 199 200 - 299 300 - 399 400 - 499 500 - 599 600 - 699 700 - 799	92.31%	6 66.67% 14.81% 18.52%		43.90% 43.90% 49.51% 26.83% 4.88% 2.44%		7.14% 3.57% 3.57% 39.29% 3.57% 17.86% 17.86% 10.71%		41.67% 8.33% 41.67% 8.33% 8.33%		10.009 5.009 20.009 60.009 15.009 5.009

SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE (Million Dollars)

Under \$50 \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

	Under \$50	\$50 - \$99	\$100 - \$249	9 \$250 - \$499		
Investment CommitteeMember		/ 04 400/	60.00	·0/ 67.000	v 02 220v	CF 00
No Committee or No Fee	100.00%		60.98		% 83.33%	65.00
Under \$100		7.41%	2.44		v.	
100 - 199		11.11%	14.63			
200 - 299			12.20			5.00
300 - 399			4.88			5.00
400 - 499			2.44		16.67%	
500 - 599			2.44	.%		10.00
600 - 699						5.00
700 - 799						
800 - 899						
900 - 999						40.00
\$1,000 and over						10.00
Investment CommitteeChairma	เท					
No Committee or No Fee	100.00%		68.29)% 57.14°		
Under \$100		7.41%			8.33%	1
100 - 199		14.81%	17.07	'% 7.14°	%	
200 - 299			9.76	5% 21.439	%	
300 - 399				7.149	% 8.33%	20.00
400 - 499			2.44	% 7.149	% 8.33%)
500 - 599			2.44	%		10.00
600 - 699						
700 - 799						
800 - 899						
900 - 999						
\$1,000 and over Annual Fee/Retainer						5.00
	100.009	6 81.48% 3.70% 3.70%	82.93 2.44 2.44	3.579 %	%	40.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999	100.009	3.70%	2.44	3.579 % .% 3.579	% % 8.33%	40.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499	100.009	3.70% 3.70%	2,44 2,44 2,44	3.579 % .% 3.579 .% 10.719 7.149	% % 8.33% % %	40.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999	100.009	3.70% 3.70%	2.44 2.44	3.579 % .% 3.579 .% 10.719 7.149	% 8.33% %	40.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499	100.009	3.70% 3.70%	2.44 2.44 2.44 2.44	3.579 % % 3.579 % 10.719 7.149 %	% 8.33% % 8.33% % 8.33%	40.00 10.00 5.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999	100.009	3.70% 3.70%	2,44 2,44 2,44	3.579 % 3.579 % 10.719 7.149 % 3.579	% 8.33% % % % 8.33% %	40.00 10.00 5.00 5.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499	100.009	3.70% 3.70%	2.44 2.44 2.44 2.44	3.579 % % 3.579 % 10.719 7.149 %	% 8.33% % 8.33% % 8.33% % 8.33%	10.00 5.00 5.00 5.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999	100.009	3.70% 3.70% 3.70%	2.44 2.44 2.44 2.44 4.88	3.579 % 9% 3.579 % 10.719 7.149 % 3.579 %	% 8.33% % % % 8.33% %	10.00 5.00 5.00 5.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499	100.009	3.70% 3.70%	2.44 2.44 2.44 2.44	3.579 % 9% 3.579 % 10.719 7.149 % 3.579 %	% 8.33% % 8.33% % 8.33% % 8.33% % 8.33%	40.00 10.00 5.00 5.00 5.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999		3.70% 3.70% 3.70%	2.44 2.44 2.44 2.44 4.88	3.579 % 9% 3.579 % 10.719 7.149 % 3.579 %	% 8.33% % 8.33% % 8.33% % 8.33% % 8.33%	10.00 5.00 5.00 5.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over Average Annual Compensation Not reported		3.70% 3.70% 3.70% 7.41% 6 51.85%	2.44 2.44 2.44 2.44 4.88	3.579 % 3.579 % 3.579 % 10.719 7.149 % 3.579 % 7.149 % 7.149	% 8.33% % 8.33% % 8.33% % 8.33% % 16.67%	10.00 5.00 5.00 5.00 35.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over	per Director	3.70% 3.70% 3.70% 7.41%	2.44 2.44 2.44 2.44 4.88	3.579 % 3.579 % 3.579 % 10.719 7.149 % 3.579 % 7.149 % 7.149	% 8.33% % 8.33% % 8.33% % 8.33% % 16.67% % 8.33%	10.00 5.00 5.00 5.00 5.00 15.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over Average Annual Compensation Not reported Under \$2,500 2,500 - 4,999	per Director	3.70% 3.70% 3.70% 7.41% 6 51.85%	2.44 2.44 2.44 2.44 4.88 2.44 29.27	3.579 % 3.579 % 10.719 7.149 % 3.579 % 7.149 % 7.149 % 3.579	% 8.33% % 8.33% % 8.33% % 8.33% % 16.67% % 8.33%	10.00 5.00 5.00 5.00 35.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over Average Annual Compensation Not reported Under \$2,500	per Director	3.70% 3.70% 3.70% 7.41% 51.85% 11.11% 14.81% 11.11%	2.44 2.44 2.44 2.44 4.88 2.44 29.27 4.88 17.07	3.579 % 3.579 % 10.719 7.149 % 3.579 % 7.149 % 7.149 % 7.149 % 7.149 % 7.149 % 7.149 % 7.149	% 8.33% % 8.33% % 8.33% % 8.33% % 8.33% % 16.67% % 8.33% % 8.33% % 8.33%	10.00 5.00 5.00 5.00 35.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over Average Annual Compensation Not reported Under \$2,500 2,500 - 4,999	per Director 92.319	3.70% 3.70% 3.70% 7.41% 51.85% 11.11% 14.81% 13.70%	2.44 2.44 2.44 2.44 4.88 2.44 29.27	3.579 % 3.579 % 10.719 7.149 % 3.579 % 7.149 % 7.149 % 7.149 % 7.149 % 7.149 % 7.149 % 7.149	% 8.33% % 8.33% % 8.33% % 8.33% % 8.33% % 16.67% % 8.33% % 8.33% % 8.33%	10.00 5.00 5.00 5.00 5.00 15.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over Average Annual Compensation Not reported Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499	per Director	3.70% 3.70% 3.70% 7.41% 51.85% 11.11% 14.81% 13.70%	2.44 2.44 2.44 2.44 4.88 2.44 29.27 4.88 17.07	3.579 % 3.579 % 10.719 7.149 % 3.579 % 7.149 % 7.149 % 7.149 % 7.149 % 3.579 % 3.579 % 3.579 % 3.579 % 3.579 % 3.579	% 8.33% % 8.33% % 8.33% % 8.33% % 8.33% % 8.33% % 8.33% % 8.33%	40.00 10.00 5.00 5.00 5.00 35.00 15.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over Average Annual Compensation Not reported Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999	per Director 92.319	3.70% 3.70% 3.70% 7.41% 51.85% 11.11% 14.81% 13.70%	2.44 2.44 2.44 2.44 4.88 2.44 29.27 4.88 17.07 7.32	3.579 % 3.579 % 3.579 % 10.719 7.149 % 7.149 % 7.149 % 7.149 % 3.579 % 7.149 % 3.579 % 14.299	% 8.33% % 8.33% % 8.33% % 8.33% % 16.67% % 8.33% % 8.33% % 8.33% % 8.33% % 8.33%	10.00 5.00 5.00 5.00 5.00 15.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over Average Annual Compensation Not reported Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500	per Director 92.319	3.70% 3.70% 3.70% 7.41% 6 51.85% 11.11% 14.81% 11.11% 3.70% 6 3.70%	2.44 2.44 2.44 2.44 4.88 2.44 29.27 4.88 17.07 7.32 7.32 7.32 12.20	3.579 % 3.579 % 10.719 % 3.579 % 7.149 % 7.149 % 3.579 % 7.149 % 10.719 % 3.579 % 7.149 % 3.579 % 7.149 % 3.579 % 7.149 % 3.579 % 7.149 % 3.579 % 7.149 % 3.579	% 8.33% % 8.33% % 8.33% % 8.33% % 16.67% % 8.33% % 8.33% % 8.33% % 8.33% % 16.67% % 16.67% % 16.67%	40.00 5.00 5.00 5.00 35.00 15.00 5.00 5.00 5.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over Average Annual Compensation Not reported Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999	per Director 92.319	3.70% 3.70% 3.70% 7.41% 6 51.85% 11.11% 14.81% 11.11% 3.70% 6 3.70%	2.44 2.44 2.44 2.44 4.88 2.44 29.27 4.88 17.07 7.32 7.32 7.32	3.579 % 3.579 % 10.719 % 3.579 % 7.149 % 7.149 % 3.579 % 7.149 % 10.719 % 3.579 % 7.149 % 3.579 % 7.149 % 3.579 % 7.149 % 3.579 % 7.149 % 3.579 % 7.149 % 3.579	% 8.33% % 8.33% % 8.33% % 8.33% % 16.67% % 8.33% % 8.33% % 16.67% % 8.33% % 16.67% % 16.67% % 16.67%	40.00 5.00 5.00 5.00 35.00 15.00 5.00 5.00 5.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over Average Annual Compensation Not reported Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500	per Director 92.319	3.70% 3.70% 3.70% 7.41% 6 51.85% 11.11% 14.81% 11.11% 3.70% 6 3.70%	2.44 2.44 2.44 2.44 4.88 2.44 29.27 4.88 17.07 7.32 7.32 7.32 12.20	3.579 % 3.579 % 3.579 % 10.719 7.149 % 3.579 % 7.149 % 7.149 % 40.719 % 3.579 % 40.719 % 3.579 % 7.149 % 3.579 % 7.149 % 3.579 % 7.149 % 7.149 % 7.149 % 7.149 % 7.149 % 7.149	% 8.33% % 8.33% % 8.33% % 8.33% % 8.33% % 16.67% % 8.33% % 8.33% % 8.33% % 8.33% % 8.33% % 8.33% % 8.33%	10.00 5.00 5.00 5.00 35.00 5.00 5.00 5.00
Annual Fee/Retainer No Fee Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999 20,000-22,499 22,500-24,999 \$25,000 and over Average Annual Compensation Not reported Under \$2,500 2,500 - 4,999 5,000 - 7,499 7,500 - 9,999 10,000-12,499 12,500-14,999 15,000-17,500 17,500-19,999	per Director 92.319	3.70% 3.70% 3.70% 7.41% 6 51.85% 11.11% 14.81% 11.11% 3.70% 6 3.70%	2.44 2.44 2.44 2.44 4.88 2.44 29.27 4.88 17.07 7.32 7.32 7.32 12.20 9.76	3.579 % 3.579 % 3.579 % 10.719 7.149 % 3.579 % 7.149 % 7.149 % 40.719 % 3.579 % 40.719 % 3.579 % 7.149 % 3.579 % 7.149 % 3.579 % 7.149 % 7.149 % 7.149 % 7.149 % 7.149 % 7.149	% 8.33% % 8.33% % 8.33% % 8.33% % 16.67% % 8.33% % 16.67% % 8.33% % 8.33% % 8.33% % 8.33% % 8.33% % 8.33%	40.00 5.00 5.00 5.00 5.00 6 5.00 6 5.00 5.00